accept the rule of law, they must reject violence, they must respect the standards of free elections, and they must peacefully accept the results.

Throughout the Middle East, the fear of free choices can no longer justify the denial of liberty. It is time to abandon the excuses that are made to avoid the hard work of democracy. There are those who say that democracy is being imposed. In fact, the opposite is true: Democracy is never imposed. It is tyranny that must be imposed.

People choose democracy freely. And successful reform is always homegrown. Just look around the world today. For the first time in history, more people are citizens of democracies than of any other form of government. This is the result of choice, not of coercion.

There are those who say that democracy leads to chaos, or conflict, or terror. In fact, the opposite is true: Freedom and democracy are the only ideas powerful enough to overcome hatred, and division, and violence. For people of diverse races and religions, the inclusive nature of democracy can lift the fear of difference that some believe is a license to kill. But people of goodwill must choose to embrace the challenge of listening, and debating, and cooperating with one another. For neighboring countries with turbulent

For neighboring countries with turbulent histories, democracy can help to build trust and settle old disputes with dignity. But leaders of vision and character must commit themselves to the difficult work that nurtures the hope of peace. And for all citizens with grievances, democracy can be a path to lasting justice. But the democratic system cannot function if certain groups have one foot in the realm of politics and one foot in

the camp of terror.

There are those who say that democracy destroys social institution and erodes moral standards. In fact, the opposite is true: The success of democracy depends on public character and private virtue. For democracy to thrive, free citizens must work every day to strengthen their families, to care for their neighbors, and to support their communities.

There are those who say that long-term economic and social progress can be achieved without free minds and free markets. In fact, human potential and creativity are only fully released when governments trust their people's decisions and invest in their people's future. And the key investment is in those people's education. Because education—for men and for women—transforms their dreams into reality and enables them to overcome poverty.

There are those who say that democracy is for men alone. In fact, the opposite is true: Half a democracy is not a democracy. As one Muslim woman leader has said, "Society is like a bird. It has two wings. And a bird cannot fly if one wing is broken." Across the Middle East, women are inspiring us all.

In Kuwait, women protested to win their right to vote, carrying signs that declared: "Women are Kuwaitis, too." Last month, Kuwait's legislature voiced its agreement. In Saudi Arabia, the promise of dignity is awakening in some young women. During the recent municipal elections, I saw the image of a father who went to vote with his daughter.

Rather than cast his vote himself, he gave the ballot to his daughter, and she placed it in the ballot box. This small act of hope reveals one man's dream for his daughter. And he is not alone.

Ladies and Gentlemen: Across the Middle East today, millions of citizens are voicing their aspirations for liberty and for democracy. These men and women are expanding boundaries in ways many thought impossible just one year ago.

They are demonstrating that all great moral achievements begin with individuals

who do not accept that the reality of today must also be the reality of tomorrow.

There was a time, not long ago, after all, when liberty was threatened by slavery.

The moral worth of my ancestors, it was thought, should be valued by the demand of the market, not by the dignity of their souls. This practice was sustained through violence. But the crime of human slavery could not withstand the power of human liberty. What seemed impossible in one century became inevitable in the next.

There was a time, even more recently, when liberty was threatened by colonialism. It was believed that certain peoples required foreign masters to rule their lands and run their lives. Like slavery, this ideology of injustice was enforced through oppression.

But when brave people demanded their rights, the truth that freedom is the destiny of every nation rang true throughout the world. What seemed impossible in one decade became inevitable in the next.

Today, liberty is threatened by undemocratic governments. Some believe this is a permanent fact of history. But there are others who know better. These impatient patriots can be found in Baghdad and Beirut, in Riyadh and in Ramallah, in Amman and in Tehran and right here in Cairo.

Together, they are defining a new standard of justice for our time—a standard that is clear, and powerful, and inspiring: Liberty is the universal longing of every soul, and democracy is the ideal path for every nation.

The day is coming when the promise of a fully free and democratic world, once thought impossible, will also seem inevitable. The people of Egypt should be at the forefront of this great journey, just as you have led this region through the great journeys of the past.

A hopeful future is within the reach of every Egyptian citizen—and every man and woman in the Middle East. The choice is yours to make. But you are not alone. All free nations are your allies. So together, let us choose liberty and democracy—for our nations, for our children, and for our shared future. Thank you.

INTRODUCING THE COMPREHENSIVE HEALTH CARE ACT

HON. RON PAUL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES $Monday\,,\,June\,\,27,\,2005$

Mr. PAUL. Mr. Speaker, America faces a crisis in health care. Health care costs continue to rise, leaving many Americans unable to afford health insurance, while those with health care coverage, and their physicians struggle under the control of managed-care "gatekeepers." Obviously, fundamental health care reform should be one of Congress' top priorities.

Unfortunately, most health care "reform" proposals either make marginal changes or exacerbate the problem. This is because they fail to address the root of the problem with health care, which is that government policies encourage excessive reliance on third-party payers. The excessive reliance on third-party payers removes all incentive from individual patients to concern themselves with health care costs. Laws and policies promoting Health Maintenance Organizations (HMOs) resulted from a desperate attempt to control spiraling costs. However, instead of promoting an efficient health care system, HMOs further took control over health care away from the individual patient and physician.

Furthermore, the predominance of thirdparty payers means there is effectively no market for individual health insurance policies, thus those whose employers cannot offer them health benefits must either pay exorbitant fees for health insurance or do without health insurance. Since most health care providers cater to those with health insurance, it is very difficult for the uninsured to find health care that meets their needs at an affordable price. The result is many of the uninsured turn to government-funded health care systems, or use their local emergency room as their primary care physician. The result of this is declining health for the uninsured and increased burden on taxpayer-financed health care sys-

Returning control over health care to the individual is the key to true health care reform. The Comprehensive Health Care Reform Act puts control of health care back into the hands of the individual through tax credits, tax deductions, Health Care Savings Accounts (HSA), and Flexible Savings Accounts. By giving individuals tax incentives to purchase their own health care, the Comprehensive Health Care Act will help more Americans obtain quality health insurance and health care. Specifically, the Comprehensive Health Care Act:

A. Provides all Americans with a tax credit for 100% of health care expenses. The tax credit is fully refundable against both income and payroll taxes.

B. Allows individuals to roll over unused amounts in cafeteria plans and Flexible Savings Accounts (FSA).

C. Makes every American eligible for an Health Savings Account (HSA), removes the requirement that individuals must obtain a high-deductible insurance policy to open an HSA; allows individuals to use their HSA to make premium payments for high-deductible policy; and allows senior citizens to use their HSA to purchase Medigap policies.

D. Repeals the 7.5 percent threshold for the deduction of medical expenses, thus making all medical expenses tax deductible.

By providing a wide range of options, this bill allows individual Americans to choose the method of financing health care that best suits their individual needs. Increasing frustration with the current health care system is leading more and more Americans to embrace this approach to health care reform. For example, a poll by the respected Zogby firm showed that over 80 percent of Americans support providing all Americans with access to a Health Savings Account. I hope all my colleagues will join this effort to put individuals back in control of health care by cosponsoring the Comprehensive Health Care Reform Act.

HONORING THE WOMEN VETERANS OF THE 10TH CONGRESSIONAL DISTRICT AND THE ANNUAL WOMEN VETERANS BANQUET

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Monday, June 27, 2005

Mr. KUCINICH. Mr. Speaker, I rise today in honor and recognition of the women veterans of the 10th Congressional District of Ohio—for their service, bravery, and dedication on behalf of our country. Most significantly, we